

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case No: 10-42658 – NCD

Timothy James Cooper
3520 Aquila Circle
Apt. 6
St. Louis Park, MN 55426

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1870

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 7/20/10

Nancy C Dreher
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on July 20, 2010 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0864-4
Case: 10-42658

User: admin
Form ID: 7dsc

Page 1 of 1
Total Noticed: 17

Date Rcvd: Jul 21, 2010

The following entities were noticed by first class mail on Jul 23, 2010.

db +Timothy James Cooper, 3520 Aquila Circle, Apt. 6, St. Louis Park, MN 55426-3865
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
58688626 ELAN FINANCIAL SERVICE, CB DISPUTES, ST LOUIS, MO 63166
58688629 INTERNAL REVENUE SERVICE, STOP5700STP, 30 E. 7TH ST., SUITE 1222,
SAINT PAUL, MN 55101-4940
58688631 TARGET N.B., C/O TARGET CREDIT SERVICES, MINNEAPOLIS, MN 55440
58688632 +WEB BANK/DFS, 12234 N IH 35 SB BLDG B, AUSTIN, TX 78753-1705
58688634 +WELLS FARGO BANK NV NA, PO BOX 94435, ALBUQUERQUE, NM 87199-4435

The following entities were noticed by electronic transmission on Jul 21, 2010.

tr +EDI: QRLSEAVAR.COM Jul 21 2010 18:43:00 Randall L. Seaver, 12400 Portland Avenue South,
Suite 132, Burnsville, MN 55337-6805
smg +EDI: MINNDEPREV.COM Jul 21 2010 18:43:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpreregion12.mn.ecf@usdoj.gov US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
58688625 +EDI: TSYS2.COM Jul 21 2010 18:43:00 DSNB MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999
58688627 +EDI: RMSC.COM Jul 21 2010 18:43:00 GEMB/JCP, PO BOX 981402, EL PASO, TX 79998-1402
58688628 +EDI: RMSC.COM Jul 21 2010 18:43:00 GEMB/SAMS CLUB, PO BOX 981400, EL PASO, TX 79998-1400
58688630 EDI: MINNDEPREV.COM Jul 21 2010 18:43:00 MINNESOTA REVENUE, BANKRUPTCY SECTION,
PO BOX 64447, SAINT PAUL, MN 55164-0447
58688633 +EDI: WFFC.COM Jul 21 2010 18:43:00 WELLS FARGO BANK, PO BOX 5445, PORTLAND, OR 97228-5445
58688635 +EDI: WFFC.COM Jul 21 2010 18:43:00 WELLS FARGO ED FIN SVC, 301 E 58TH ST N,
SIOUX FALLS, SD 57104-0422
58688636 +EDI: WFNBNB.COM Jul 21 2010 18:43:00 WFNBNB/EXPRESS, PO BOX 330066,
NORTHGLENN, CO 80233-8066

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2010

Signature:

